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Comments:

We are located in rural areas and when PCFCU started to offer open-end lending it became such a convenience for our members who lived 45 miles from our nearest branch. By changing open-end would cost PCFCU, by members going elsewhere for financing, lowering our income and ordering new forms; explanation to our members why they must now sign before we disburse on loans which is opposite what they we informed with our open-end plan 10 years ago.